

Important Information About Consumers with Health Insurance Administered by Employers Mutual, LLC:

ATTENTION: ALL PERSONS WHO PAID CONTRIBUTIONS OR PREMIUMS, OR FOR WHOSE BENEFIT CONTRIBUTIONS OR PREMIUMS WERE PAID, FOR HEALTH INSURANCE ADMINISTERED BY EMPLOYERS MUTUAL, LLC, AND WHO HAVE CLAIMS FOR UNPAID HEALTH EXPENSES INCURRED BETWEEN JANUARY 1, 2001 AND FEBRUARY 1, 2002.

The United States District Court for the District of Nevada has entered an order establishing quasi-bankruptcies for employers mutual plans. The order relates to two cases pending in the U.S. District Court in Nevada and involving Employers Mutual, LLC, and unpaid health claims. The first proceeding is an action filed by Elaine Chao, secretary of the U.S. department of labor, filed on December 12, 2001 against James Graf and others for violations of the Employee Retirement Income Security Act of 1974 ("ERISA") styled Chao v. Graf, et al., case no. CV-N-01-0698-DWH-RAM. In this proceeding, Thomas A. Dillon has been appointed as the independent fiduciary of the Employers Mutual plans. Those plans are thousands of employee welfare benefit plans that were created across the nation when employers established or maintained health insurance for their employees by attempting to obtain the insurance that was marketed and administered by Graf at Employers Mutual, LLC. If you are covered under an employee welfare benefit plan that attempted to obtain health insurance administered by Employers Mutual, LLC, and you have incurred health expenses between January 1, 2001 and February 1, 2002, you may obtain a copy of the court's order and a proof of claim form by clicking on the links below. In the alternative, you may contact Mary Jane Pickens, General Counsel for the West Virginia Insurance Commissioner, by phone at 304-558-0401, ext. 159 to request a copy of the order and proof of claim form. The proof of claim form will enable you to file your claim with the independent fiduciary for the Employers Mutual plans.

The proof of claim form must be filed on or before July 15, 2004 in order to participate in any distribution. The form must be sent by U.S. Mail to "Dillon Claims," Hollister & Brace, P.O. Box 630, Santa Barbara, CA 93102.

In addition to the quasi-bankruptcy proceeding, the independent fiduciary has filed a lawsuit on behalf of the Employers Mutual plans against approximately four hundred independent insurance producers. That civil action is styled Thomas A. Dillon, as Independent Fiduciary v. James Graf, et al., Case No. CV-N-03-0119. The money recovered in this second civil action will be distributed according to the payment schedule established by the Court in the ERISA proceeding discussed above.